

Information to identify the case:			
Debtor 1 Debtor 2 (Spouse, if filing)	First Name Justin Eric Drexler First Name Shea Heather Murray	Social Security number or ITIN xxx-xx-1397 EIN ----- Social Security number or ITIN xxx-xx-3706 EIN -----	
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/19/20	
Case number: 20-23260-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1: 1. Debtor's full name Justin Eric Drexler	About Debtor 2: Shea Heather Murray
2. All other names used in the last 8 years		
3. Address	133 Karen Place Munhall, PA 15120	133 Karen Place Munhall, PA 15120
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/15/20

For more information, see page 2

7. Meeting of creditors	January 11, 2021 at 02:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/12/21 Filing deadline: 1/28/21 Filing deadline: 5/18/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Justin Eric Drexler
Shea Heather Murray
Debtor(s)

Case No. 20-23260-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Dec 15, 2020

User: lfin
Form ID: 309I

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Justin Eric Drexler, Shea Heather Murray, 133 Karen Place, Munhall, PA 15120-3605
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
tr	+ Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15313187	+ Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15317701	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15313197	+ Community Bank NA, 45-49 Court Street, Canton, NY 13617-1179
15313200	+ Dollar Bank Visa, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
15313202	+ First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
15313206	+ Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1238
15317675	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebbuster.com	Dec 16 2020 04:46:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Dec 16 2020 05:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2020 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 16 2020 05:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2020 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 16 2020 04:47:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: kburkley@bersteinlaw.com	Dec 16 2020 04:48:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Dec 16 2020 05:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15313185	EDI: WFFC.COM	Dec 16 2020 05:58:00	American Honda Finance, 201 Little Falls Drive,

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15313186	EDI: BANKAMER.COM		Wilmington, DE 19808
15314625	EDI: BANKAMER.COM	Dec 16 2020 05:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998
15313188	+ EDI: CITICORP.COM	Dec 16 2020 05:53:00	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15313189	+ EDI: CAPITALONE.COM	Dec 16 2020 05:53:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15313190	+ EDI: CAPITALONE.COM	Dec 16 2020 05:53:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15313191	+ EDI: CAPITALONE.COM	Dec 16 2020 05:53:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
15313192	+ EDI: CITICORP.COM	Dec 16 2020 05:53:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15313193	+ EDI: CITICORP.COM	Dec 16 2020 05:53:00	Citibank N.A., 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15313194	+ EDI: CITICORP.COM	Dec 16 2020 05:53:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15313195	+ EDI: WFNNB.COM	Dec 16 2020 05:53:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
15313196	+ EDI: WFNNB.COM	Dec 16 2020 05:53:00	Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
15313199	EDI: DISCOVER.COM	Dec 16 2020 05:53:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15313201	EDI: CITICORP.COM	Dec 16 2020 05:53:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
15313198	+ Email/Text: electronicbkydocs@nelnet.net	Dec 16 2020 04:48:00	Department of Education, Po Box 82561, Lincoln, NE 68501-2561
15313203	EDI: JPMORGANCHASE	Dec 16 2020 05:53:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15313204	+ Email/Text: BKRMailOPS@weltman.com	Dec 16 2020 04:47:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15313205	+ Email/Text: PBNCNotifications@perituservices.com	Dec 16 2020 04:46:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15313207	Email/Text: Bankruptcy.Notices@pnc.com	Dec 16 2020 04:46:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15313208	Email/Text: Bankruptcy.Notices@pnc.com	Dec 16 2020 04:46:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15313209	EDI: PRA.COM	Dec 16 2020 05:58:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15313210	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876
15313518	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15313211	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Home Design, Po Box 965036, Orlando, FL 32896-5036
15313212	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/IKEA, Po Box 965005, Orlando, FL 32896-5005
15313213	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Jvac, Po Box 965036, Orlando, FL 32896-5036
15313214	+ EDI: RMSC.COM		

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15313215	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Levin, Po Box 965036, Orlando, FL 32896-5036
15313216	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15313217	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Roomful Express, Po Box 965036, Orlando, FL 32896-5036
15313218	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15313219	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Score Rewards, P.O. Box 965005, Orlando, FL 32896-5005
15313220	+ EDI: RMSC.COM	Dec 16 2020 05:53:00	Synchrony Bank/Value City Furniture, Po Box 965036, Orlando, FL 32896-5036
15313222	+ EDI: WTRRNBNK.COM	Dec 16 2020 05:53:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15313221	+ EDI: WTRRNBNK.COM	Dec 16 2020 05:53:00	TD Bank USA/Targer Credit, Po Box 673, Minneapolis, MN 55440-0673
15313223	+ EDI: CITICORP.COM	Dec 16 2020 05:53:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15317210	+ Email/Text: electronicbkydocs@nelnet.net	Dec 16 2020 04:48:00	The Home Depot/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
15313224	+ EDI: WFFC.COM	Dec 16 2020 05:58:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
			Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: lfin

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Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Joint Debtor Shea Heather Murray dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Justin Eric Drexler dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7